

Information to identify the case:

Debtor 1	<u>Rick Raymond White</u>	Social Security number or ITIN	xxx-xx-3317
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-20359-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rick Raymond White

1/17/24

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Rick Raymond White
Debtor

Case No. 18-20359-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 17, 2024

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2024:

Recip ID	Recipient Name and Address
db	+ Rick Raymond White, 904 Short Street, Canonsburg, PA 15317-1962
14767356	+ Canonsburg Tax Collector, 68 East Pike Street, Canonsburg, PA 15317-1375
14767357	+ Hutington National Bank, P.O. Box 1558, Columbus, OH 43216-1558
14767359	+ PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623
14767360	+ Plaza Home Mortgage Inc, c/o Edward McKee, Esq., 1581 Main Stret, Suite 200, Warrington, PA 18976-3403

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 18 2024 04:54:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2024 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 18 2024 04:54:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 18 2024 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jan 18 2024 00:02:00	Borough of Canonsburg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14802278	+ EDI: CINGMIDLAND.COM	Jan 18 2024 05:00:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14788916	+ Email/Text: ebnjts@grblaw.com	Jan 18 2024 00:02:00	Borough of Canonsburg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
15442710	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 18 2024 00:02:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14790368	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 18 2024 00:02:00	Plaza Home Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
14767361	Email/Text: BKCourtNotices@yourmortgageonline.com	Jan 18 2024 00:02:00	Plaza Home Mtg/dovenmu, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047
14803856	EDI: DIRECTV.COM	Jan 18 2024 05:00:00	Directv, LLC, by American InfoSource LP as

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User: auto

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14767358	EDI: IRS.COM	Jan 18 2024 04:54:00	agent, PO Box 5008, Carol Stream, IL 60197-5008 Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222
14930124	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 18 2024 00:02:00	Lakeview Loan Servicing, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068
14796216	EDI: PRA.COM	Jan 18 2024 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14767362	+ EDI: PRA.COM	Jan 18 2024 04:54:00	Portfolio Recovery / Capital One, Po Box 41067, Norfolk, VA 23541-1067
15521288	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 18 2024 00:02:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9741, Phone 75261-9096
14770278	+ Email/Text: bankruptcy@huntington.com	Jan 18 2024 00:02:00	The Huntington National Bank, 3 Cascade Plaza-CAS056, Akron OH 44308-1124
14802554	EDI: AIS.COM	Jan 18 2024 05:00:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		Community Loan Servicing, LLC as servicing agent f
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Plaza Home Mortgage, Inc., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2024 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Christopher A. DeNardo	on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com
Christopher M. McMonagle	on behalf of Creditor Plaza Home Mortgage Inc. christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
Christopher M. McMonagle	

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on behalf of Creditor LAKEVIEW LOAN SERVICING LLC christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com

David A. Rice

on behalf of Debtor Rick Raymond White ricelaw1@verizon.net lowdenscott@gmail.com

Denise Carlon

on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC
dcarlon@kmlawgroup.com

Denise Carlon

on behalf of Creditor Community Loan Servicing LLC dcarlon@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com

Marisa Myers Cohen

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, mcohen@mwc-law.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rfay@alaw.net, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Rick Raymond White lowdenscott@gmail.com

Steven P Kelly

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14